THE STATE CAPITAL.

Third Reading of Fish's Salary Reductions.

AMENDMENTS TO THE OMNIEUS BILL.

Senator Morrissey on Spring Elections and New Docks

MORE INSURANCE REVELATIONS.

[BY TELEGRAPH TO THE HERALD.]

ALBANY, March 27, 1877.

The Omnibus bill of which you have heard so much was the special order in the Senate this morning. The reading and discussion of its for y-eight sections began at half-past eleven and ended at a quarter to two b'clock in the bill being ordered to a third reading, to be reprinted with all the amendments adopted to-day. This was amazingly rapid work considering the length and character of the bill. The first and and sections were amended by striking out three and substituting two years for the term of office of the Mayor and Aldermen. In the sixth section \$4,000 was substituted for \$5,000 as salary of the President of the Board of Aldermen. Senator Girard moved, but subsequently withdrew, his motion to atrike out the clause in section 13, giving control of the wharf and dock property of the city to the Department of Public Works. Senator Bixby made a motion, on which the longest period of debate was spent, to strike out from ise in section 32 relative to the Bureau of Buildings, the provision requiring the Commissioner of Fire Department to appoint as superintendent of buildings only such a person, with ten years' experience, as shall be a practical architect or builder, and thall pass an examination before a committee ap-Institute of Architects. Mr. Woodin insisted that in he original law relative to THE DEPARTMENT OF BUILDINGS

this provision was to be found. Mr. Bixby replied there was then a good reason for striking it out, because the present Superintendent, who was supposed to have assed this examination, was utterly unfit for his posttion, which was demonstrated by the fact that a few years ago a building fell in New York, with fatal resuits, through his criminal neglect to condemn it, though the very causes from which it had been long before pointed out by the Fire Department He believed in allowing the Fire Comissioner to appoint a man for this position without eing trammelied or dictated to by this royal order of lollypops or society of architects. Mr. Gerard thought it proper to retain the provision requiring ten years' exerience, but would waive the requirement about an examination. Mr. Woodin spoke strongly in favorgol a practical architect or builder. It was necessary he

examination. Mr. Woodin spoke strongly in favorior a practical architect or builder. It was necessary he should be so to be a judge of the condition of a building of any sort whatever. After more discussion the motion was put and lost.

Messrs. Gerard and Bixby objected to sections 35 and 36 as conferring too nuch power on the Police Commissioners in the matter of contracts for street cleaning. Mr. Kennacy though the same, and Mr. Woodin said it they would allow him until to-merrow he believed he might be, able to draw up a provision that would ease their alarm and meet their views. He then moved that sections 40, 41, 42 and 43, in relation to the appointment of a "superintendent of Supplies," to be attached to the Mayor's Office, be stricken out, because he deemed the whole experiment of creating such an office too dangerous to try. They were accordingly stricken out.

A PURK, UNSELFISH PARKOT.

When section 44 was read relating that the Counsel to the Corporation shall, in virtue of his office, be Public Administrator—Mr. Algernon S. Sullivan—in regard to this provision, and he said though it was of course against his interest, it was quite a proper one to have. "There is an instance," said the senacor proudly, "of self-sacrifice on the part of a democrat, that the members of another political faith might limitate with auvantage," The other few remaining sections were then read and the bill was ordered to a third reading.

So far this bill is said. The manner in which it

the bill was ordered to a third reading.

80 Par so Good.

So far this bill is saite. The manner in which it saited through the Senate was a good omen of its ultimate success. There was no factions opposition, no party scrambling. Both sides admitted the necessity of the measure, and there was a very commendable disposition to help it along and make it as perfect as possible. It will have a strong backing in the House, despite all the efforts of the lobby.

A BLOW AT DEMOCRATIC PROSPECTS.

The bill providing that electors for Freedom and Vice President shall be elected by Congressional districts strived up democratic bile in the House, and a skirmish occurred along the line. The bill would take away all hope of the State of New York going for a democratic President, but the democratic Governor Roomson with have good and sufficient reason for putang his veto on it should it pass the Legislature. It was ordered to a third reading. Prior to its consideration a long and no sy discussion was had on reform. tion a long and notsy discussion was had on reform.

Mr. Cowdin moved as an amenument that all bonds for contracts to clean the streets be approved by the M-yor, and that the contracts be for one in place of Mayor, and that the contracts be for one in place of two years. Mr. Spinoia proposed another amendment that the comptroller have the approval of the bonds in place of the Mayor, arguing that he was the proper person, being the financial officer of the city. &c. Mr. Strahan opposed it, and stigmatized it as a political dedge to put power in the hands of the head of a political party who could approve what bonds he pleased, according as it suited the interests of Tammany Hail. He moved as a substitute, and it was carried, that the Mayor be empowered to approve the bonds, and that then they be filled in the office of the Finance Department. The bill was then ordered to a third reading.

AN ODD RESOLUTION

ordered to a third reading.

AN OOD RESOLUTION

was offered by Mr. Welsh, of Orange, directing the
Committee on Judiciary to inquire substantially into
the condition of Judge Bascom, of the Sixth Judicial
district, to see if he is fit to discharge the duties of his
position, and whether his habits are the correct ones

position, and whether his habits are the correct ones for a judge.

SALE OF CANALS.

The sale of the lateral canals, with the exception of two, is provided for in a bill by Senator Gerard's, handed in to-day.

A SCPCLAMNYAL RILL TO THE OMNIROS.

Mr. Morrissey introduced a bill which harmonizes and supplements the amended omnibus bill as it makes the terms of office for Mayor and Aldermen two years; makes the salary of the President of the Board of Aldermen \$4,000, the other members of the Board to receive \$2,000 each. It provides that the Mayor, Comptroller, Corporation Counsel and a Board of Aldermen shall be elected at the same time on the first Tuesday in April, 1878, and every second year thereafter. Vacannes by death, resignation or otherwise, are to be filled in the Board of Aldermen by a majority of the Board. The Mayor, Comptroller and Corporation Counsel are each to receive a salary of \$10,000. All heads of departments other than those of unance and law, and the Chamberlain shall be appointed by the Mayor without confirmation of the Board of Aldermea. The Board of Estimate and Apportionment is to consist of the Mayor, Comptroller and three reputation to Aldermea. The Board of Estimate and Apportionment is to consist of the Mayor, Comptroller and three reputation taxpayers to be appointed by the Recorder, and hold office without compensation.

The Sense Legamustre of Aldermea, Board of Residual Computation of the Mayor and Aldermea. The Board of Estimate and Apportion of Aldermea, the Board of Estimate and Apportion of Aldermea. The Board of Estimate and Apportionation of Aldermea, the Aldermea and Aldermea and Aldermea, the Aldermea and Aldermea and Aldermea and Aldermea and Aldermea

The bill vetoed by the Governor last night is just the same in two sections as one brought in by Senator Cole to-day. In fact, it is identical every way, except that all the provisions excepted to by the Governor are streken out, and the Auditor is substituted for the Comptroller, to whose approval the bond, changed from \$100,000 to \$25,000, is subject. This will hardly monthly the Governor.

Exercise out, and the Auditor is substituted for the Comptrible, to whose approval the bond, changed from \$100,000 to \$25,000, as subject. This will nardy mostly the Governor.

The talk among republicans over the action of the Governor in votoing the Superintendent of Public Works bill still continues. They say they are surry for his great mistake, and that in a ponitical point of the whoting could suit them better. It was an ileady said agency of the great mistake, and that in a ponitical point of the last degree, utterly impossible to justify it on grounds of expeciately or polety, and likely to react with strong force upon the author. The democratis are not all of one mind, but the majority defend it.

Ankeddon in the constitution of a mended by adding to it an article, to be called the seventeenth, in relation to the power of the Legislature in providing for the organization and government of clives. The article embraces a digest, in the form of a bill already published, of the report of the Mushepal Charcer Commission, in which it is sought to give a pian of government to clites that will be nearly perfect the surface with the wording. In committee of the Hence the bill of Mr. Fish to reduce the salaries of officials in the various clies of the Statence.

Both houses were again in season this evening. In committee of the Hence the bill of Mr. Fish to reduce the salaries of the way York used the salaries of New York officials. Mr. Mosk—Suppose the annual premium at forty-five years of age is \$200, what is she net premium at forty-five years of seasons.

Mr. Mosk—What at checupt, hitchesis of the State those points?

Mr. Beers—There might to good on \$300,000 or \$350,000.

Mr. Mosk—What at checupts almost at those points?

Mr. Beers—There might be \$300,000 or \$300,000.

Mr. Mosk—What at Cheveland?

Mr. Beers—I deared those possibly tell without the books.

Mr. Mesrs—Suppose the will be method of the salaries of the

over. Fish then moved that it be ordered to a third reading as reported, and the motion was carried, which was a triumph for Fish, who said he would at the proper time move to insert the clause exempting the Fire and Folice departments and school teachers of New York from the provisions of the bull.

THE STATE PRISONS.

Mr. Post's bill for the more efficient and economical management of the State prisons was also considered in committee of the whole. It chiefly provided that the superintendent shall appoint and far the compensation of all his subordinate officers, and that the system of labor in the State prisons was also considered by the State in the discretion of the superintendent. No amendments were made, and the committee was instructed to recommend its passage.

THE DEPARTMENT OF DOCKS.

In the Scenate, Morrissey's bill providing for the construction, repair and improvement of docks, wharves, piers, slips and bulkheads in New York city, and for the management of the same, was made a special order for to-morrow. It is the same as that introduced some time ago by Mr. Cowdin, and is intended to accompany the Omnibus bill, as it defines fully duties and responsibilities of the projected new management of the docks.

A SPRING HEETION.

Another bill destined to follow the Omnibus bill as

and responsibilities of the projected new management of the docks.

A spring blecton.

Another bill destined to follow the Omnibus bill as a tender, was the one introduced this morning by Mr. Morrissey and reported this evening without amendment, providing for a spring election, &c.

The third bill from the same hands and with a like purpose in the one empowering the Recorder to appoint three new Commissioners of the Sinking Fund.

SCPERINTENDER OF PUBLIC WORKS.

Senator Coles' bill, introduced this morning, the same as that vetoed by the Governor, but containing only two sections, was ordered to a third reading; and it is clear the republicans are determined to leave the Governor no excuse for not sending in a nomination for Superintendent of Public Works.

LIFE INSURANCE INVESTIGATION. TESTIMONY OF MR. BEERS, VICE PRESIDENT AND ACTUARY OF THE NEW YORK LIFE INSURANCE COMPANY-DETAILS OF AN EXTENSIVE BUSI-NESS, AND A LIST OF LARGE SALARIES.

ALBANY, March 27, 1877.

The Insurance Committee heid a session, this morning, and heard the testimony of William H. Beera,
Vice President and Actuary of the New York Life Insurance Company; N. C. Moak appearing as counse

for the committee.

Mr. Moak made a statement that last week James M. Freeman was sworn as an officer of the Globe Mutual, and be then swore he was not an officer of any other corporation, and that his father, Pliny Freeman, who is President of the company, was also unconnected with any other corporation than the Globe Mutual Mr. Moak now desired to show from the Railroad Report of 1876 that Pliny Freeman was President and James F. Freeman Vice President of the Long Island City Shore Rairond, which had an income of only \$9,196 56, and that it was shown by the Insurance Report that a loan had been made to this railroad from the assets of the Globe Mutual to the amount of \$73,123 70. He believed such a misstatement demanded explanation.

upon a basis of the number of policies and assets of each company.

Q. Who are its officers? A. Mr. Huey, of Philadelphia, is president; Mr. McCurdy is vice president, and Charleton Lewis is secretary; I have not attended many meetings; most of the work is done outside of meetings—such as making up mortality tables. &c.

Q. Is it any part of the object of that institution to control legislation? A. No, sir.

Q. Do you not know that agents have been sent to Massachusetts and Canada to prevent adverse legislation? A. The general object is to accomplish all the good they can for hasurance interests, including the interests of policy holders; the expenses of watching legislation are paid by the chamber, but what it is I do not know; the meetings of the chamber are private—that is, inembers of companies alone can be present. Mr. Beers, upon being sworn, said that he is Vice President and Actuary of the New York Life Insurance Company, and had been for six or seven years.

Mr. Moak—The Insurance Department have returned

your report for correction.

Mr. Beers-No, sir, not for correction, but for the

addition, in blanks provided therefor, of the present value of the policies; the report was sent to the department before March 1 and was returned to us several days ago, before Mr. Franklin, the President, was

eral days ago, before he, remains, sworn nere.

Mr. Beers then gave a certified copy of the report, with the additional filling in of the blanks referred to.

Mr. Mosk—Why did you want this filled in now?

Mr. Beers—It is required by the Insurance Depart-

Mr. Beers—It is required by the Insurance Department.

Mr. Moak—Is your company exclusively mutual?

Mr. Beers—Yes, sir. The treates are chosen by the policy holders; the election is held in the month of April; at the last meeting there were probably fifty policy holders present; the total number of policy holders is about 45,000.

Mr. Moak—Did some nold proxics?

Mr. Meers—I don't know; I was not present at the election and cannot say who voted; I held several hundred proxics.

Mr. Moak—Did you not hold several thousand?

Mr. Beers—No, not more than 250.

Mr. Moak—Within a year or two.

Mr. Moak—Gold only some of them have been revoked?

Mr. Beers.—No. sir.
Mr. Moak.—How many proxies were represented at ne last meeting? Mr. Beers-I have no information, but suppose about

Mr. Beers—Thave no knowledge of that; the meeting is advertised in two papers in New York and possibly in the State paper, in the Express, the Post, and either the Times or Tribune; no circular was posted to

Mr. Moak—How many trustees are there?

Mr. Moak—Has any change in the trustees been made for several years?

Mr. Beers—I think not, except on account of death or resignation.

Mr. Moak—Who resigned?

Mr. Beers—A Mr. Welles, many years ago.

Mr. Moak—Why do you couple in this report the cash in the office, the cash in bank and the cash in transmission in one total?

Mr. Beers—I is not required to give them separately, and it would be impossible to do it in any other way and balance the books.

Mr. Moak—Why at amount had you in the company's office and in the banks?

Mr. Beers—That can be easily shown by the books.

Mr. Moak—And the amount of transmission?

Mr. Beers—Yes, sir.

Mr. Moak—Why the were these amounts?

Mr. Beers—I can send the amounts exactly to the

mmittee, but cannot undertake here to state them. Mr. Moak—Was it your company which had a \$64,000

forged draft last winter?
Mr. Beers-Yes, sir.
Mr. Mosk-How much money was drawn out of the
bank during the first fitteen days of January? Can

bank during the first flitten days of January? Can you say?

Mr. Beers—I cannot say, I do not think there was any proportion larger than usual; the books will show exactly.

Mr. Mook—Was there any such thing as drawing on agents just be one January, and having such amounts agents credited on this report?

Mr. Beers—No, sir. In no shape or leature.

Mr. Mook—Was any compromise made in regard to that \$64,000 draft?

Mr. Beers—No; we got the money, and made no compromise whatever.

Mr. Mook—Do you make a monthly statement every month?

Mr. Moak—Do you make a monthly statement every month?

Mr. Beers—Of only certain parts of the business; we balance the books every year.

Mr. Moak—Are you connected with any other company?

Ar. Beers—I am director in the Farragut Fire, with stock to the amount of \$2,000; have been since its organization, at least eight years ago; I hold no other office in it.

Mr. Moak—Do you hold policies in the Farragut as

Mr. Beers—Yes, sir; but the amount I do not know; we hold some also in the Frankin and other companies, a list of about hinety; probably one fitth is in the Farragut; I have no connection with any other

company.

Mr. Moak—What is the salary of your president?

Mr. Beers—Twenty-five thousand dollars per annum
for several years past; previous to that it was \$15,000.

Mr. Moak—Did he receive any percentage?

Mr. Beers—No, sir; he received what we call a bonus.

Mr. Moak—And in ten years what addition did that

Mr. Beers—the bonus was for the last two or three years twenty-live per cent on his safery; previous to that it was twenty per cent; the salary of the vice president and actuary was virtually the same; there

premiums.

The testimony here referred entirely to the methods of local boards throughout the State.

Q. Is the rate of commissions paid to agents not so large as to be injurious? A. I do not think the work could be done any cheaper than we do it.

Q. Your report here is made upon information, knowledge and beitet. Have you personal knowledge of everything in It—as to the presence of securities, for instance? A. No, sr, not everything personally; I know by examination, however, and absolutely, that the securities named in the report were in the possession of the company when that report was made; we have in bank to-day probably not more than \$400,000; no officer of our company that I know of receives any moneys for the depositing of that money in any bank; I never have; the amount paid off on our bonds and mortgages in 1876 was \$2,517,000; our company has never been examined by the Insurance Department; our business has been better this year than last, and has not suffered from the stated depression in insurance.

Q. Will you please give us the details of the proas no other bonus.
Mr. Moak—What did the assistant actuaries get?
Mr. Beers—Our mathematicians who assist the i Mr. Moak—What did the assistant actuaries get?
Mr. Bears—Our mathematicians who assist the actuary receive for the principal \$5,000, the next \$3,000 and others from \$2,000 to \$600; there are no other pad officials at the home office; there are travelting men who receive from \$2,500 to \$5,000, with about \$6 a day for expenses; there are about haif a dozen travelting men; they look after agents, inspect accounts, &c.; our principal offices are in Boston, Chicago, St. Louis and Cleveland; we generally try to make commissions come within twenty-five per cent of the business done; the highest commission on preintums is twenty-five per cent, with five per cent for expenses.

Mr. Moak—What were the annual receipts at Boston for the inst five years?

Mr. Beers—They averaged about \$600,000 per year,
Mr. Moak—What at Chicago, including the Michigan department?

department?
Mr. Beers...There might be \$300,000 or \$350,000.
Mr. Moak...What was the aggregate amount paid to

TO THE HONORABLE THE LEGISLATURE OF THE STATE OF NEW YORK:— GENTLEREN—Whereas there is now before you for consideration a report by the Charter Commission, SENTENSIAN—Whereas there is now belove you for nesideration a report by the Charter Commission, retofore appointed, and a proposed bill, recently in-duced by Hon. Mr. Woodin, for the better local wernment of the city of New York, both of which easures are, in our opinion, well calculated to reform e administration of municipal government and pro-

STREET CLEANING.

Company, with a fuller statement of the business transactions indicated by the report; I know of go company having a paul up policy similar to ours; all ordicary life policies must run three years to be entitled to a paid up policy; as a rule the lapsed and surrendered policies are the better class of risks; all claims are paid at once; there are no compromises allowed; we have bought in about \$800,000 of real estate under torociosure—\$450,000 in New York city; we regard the property worth the face of the mortgage; we nave \$17,000,000 loaned on bond and mortgage; Q. Does your company give big dinners or entertainments? A. No, sir; in no case.

Q. Does your company give big dinners or entertainments? A. No, sir; in no case.

Q. Are the expenses of the vaveling of the officials paid out of the assets of the company? A. No, sir, nor any personal expenses only when the business of the company requires, and never more than the ordinary expenses.

Q. Haye any of the officers been to Europe? A. Yes.

mote the best interests of said city. Therefore we, the Central Organization of the Taxpayers' Associations of som city, do carnessly and strongiv arge the early passage of the same by your honorable body; but would, however, suggest the following amendments respectively, viz:—

First—To such report of the Charter Commission:—
By striking out the provision allowing mere rent payers to vote for the proposed finance board, since it will be difficult to keep a truthful registry of that class of voters without the introduction of a system of inquisition and espionage hostile to republican institutions, and occause such right may give the large real estate owhers, through their tenants, an undue influence in local politics. Those who furnish the means—f, & the actual taxpayers—should alone superintend the r dispursement.

Second—To Mr. Woodin's proposed bill a new section, as follows:—

teh years' experience previous to his appointment. Said Health Commissioner shall be president of the department.

"The Commissioner, who was president of said department on the 1st day of March, 1817, shall serve as such Health Commissioner until the expiration of his present term of office or until a vacancy occurs in the the manner now provided by law. The Health Commissioner, hereafter appointed, shall hold office for a term of five years, and his salary shall be \$6,000 per annum. The office of the present other Commissioner of said department shall cease and terminate on the passage of this act.

"The officer of such department, now known as the Register of Records, shall hereafter act as the secretary to said department, without further compensation; and the officer now known as the Sanitary Superintendent shall nereafter act as the treasurer to such department, without further compensation; and treasurer, except as aforesaid, are nereby abolished, and all provisions of law applicable to the same shall likewise apply respectively to said Register and Supermendent in such new capacities aforesaid.

"The police surgeous in said city shall also be the sanitary inspectors of the Health Department, and it is the daity of the Board of Police, and upon written charges of the Health Department such conduct must be inquired into on public trial by the said Police Board, as in the case of their other subordinates, and if found guilty of misconduct such surgeons must be dismissed. The offices of the present sanitary inspectors shall cease and terminate on the passage of this act."

**Third—And to section 35 of such bill the following stabilities.

oncase where expenses have been paid for the trips of officials upon any business other than that of the company.

Q. Have receipts ever been taken upon surrender policies for more than the true amount? A. No, sir, never; I would certainly know.

Q. Was an arrangement ever made between you and a man named bewitt in regard to reinsuring the riaks in the United States Life Insurance Company? A fee; the arrangement was that we should reinsure to the United States; the aggregate amount of their risks was about \$20,000,000 and the reserve about \$4,000,000, but we declined to reinsure and it fell through.

Q. Who was your regular attorney at that time? A. Fullerton and Knox.

Q. Was any other sum than that named in your statement paid to counsel? A. No, sir.

Q. The Union Mutual of Maine partially completed arrangements to reinsure the United States when a spit was brought to prevent them doing so. Did your company have any part in bringing that suit? A. No, sir; we had no part in bringing on that suit and furnished no tends to carry it on. nor took any part in I.—Q. Was any bonus paid by Dewitt on behalf of the United States? A. No, sir, not any.

Q. Why was not that arrangement carried out? A. We would not take the company without the unanimous approval of their directors and Mr. Dewitt could not procure that.

Q. Why was not their directors and Mr. Dewitt could not procure that.

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Q. Why was not their directors and Mr. Dewitt could not procure that.

Q. Why was not their directors and Mr. Dewitt could not procure that.

Q. Who the would not the dependency we are assessment is determined by the cha Third—And to rection so of such our sale and places, as adoresaid, must be entered into separately for each ward of the city and including no other territory, except that any or all of such leading thoroughfares, or the streets hereincefore named, or constituting the boundaries between wards, may be wholly included in the contract for either of the wards of said city." Also strike out of such section lines is, 19, 20 and 21 altogether, and 30 after "in no case less than," up to "twenty" in line 31.

All which is respectfully submitted.

F. SIGEL, President.

C. J. NEHBRAS, Socretaries,
W. F. Pitsher, Socretaries,
By direction of the Central Organization—F. Stachle,
Dr. E. Petzold, committee.
New York, March 24, 1877.

TWEED AND HIS FRIENDS.

NO PROPOSITIONS YET SUBMITTED ON BEHALF OF "THE BOSS"-THEIR PROBABLE PRESEN-

TATION TO-DAY-PRESENT STATUS OF THE RING SUIT.

The compromise by which William M. Tweed offers to restore half a million dollars to the county on condition of his being released and guaranteed immunity from prosecution has been drawn up in careful legal form by his counsel, Mr. John D. Townsend, and has been submitted to the "Boss" for approval. It is understood that the document is now in a finished shape, and it probably would have been submitted yesterday to Mr. Wheeler H. Peckham as the representative of the Attorney General for inspection and consideration but for the fact that Mr. Townsend was called away from business to attend the lies safely ensconced in a pigeon bole of Mr. Towns end's private desk. There is little doubt, however, that it it will be submitted to Mr. Peckham to-day;

Q. Who controls its expenditures? A. I think a committee; what the funds are expended for I do not know; I believe none of the officers get a salary, except the secretary; his salary is, I think, \$6,000, and he is cheap at the price.

Q. Where, then, does the money go? A. That I do not know; we generally believe it is well expended.

Q. Does the association make reports of how the money is distursed? A. Yes; to the general meeting.

Q. It is not published? A. No, sir; it is a private association.

Q. It is not published? A. No, sir; it is a private association.

Q. What benefit has your company received from the amount paid in? A. That would be very difficult to state; it has in various ways; there was, for instance, a committee of the Indiana Legislature appointed to inquire into the methods of insurance, and that was gotten up by the chamber; the general object is to foster and protect life insurance interests.

Q. What was the aggregate amount of your leans on bond and mortgage during 1876? A. One million nine hundred and eighty-seven thousand dollars; they averaged about \$10,000, I think; the attorney who searches the title is paid by the borrower; there is no provision in our company requiring any one who obtained a loan to take a policy; there may be cases where persons who obtain loans may have taken policies, but we never make that a condition; of, course we would prefer to give a loan to a policy holder rather than to an outsider.

O. Is that done by your general agents? A. Not to

loreclosed during the past year? A. One of about \$50,000 in New Jersev; we bought in the property; the loan was made three or four years ago; the foreclosure was made in 1876; the man to whom the ioan was made was not connected with the company.

Q. Has there been a loan upon your books upon a property which sold atterward for much less than the loan? A. No, sir.

Q. Were you a party to the compromises growing out of the troubles of Stephen English with the insurance companies? A. No, sir.

Q. Was not the Chamber of Lafe Insurance formed while that trouble was going on? A. No, sir; it was subsequently.

Q. Do your officers give any security? A. No, sir; none.

one.

Q. What were your receipts last year? A. Closely approximating \$8,000,000.

Q. What were your receipts last year? A. Closely approximating \$8,000,000.
Q. What percentage upon the receipts were your expenses? A. About nine per cent; a little over.
Q. What is the cost of your real estate? A. About \$550,000. Two stories of our building are occupied by our own company and the rest is rented for an aggregate of \$67,182 42, a percentage of four per cent upon the entire cost.
Q. What taxes do you pay upon the building? A. It is assessed at \$1,000,000; there is not a dollar of encumpance upon it.

orance upon it.
Q. Is there a hotel attached there? Where do the

Q. Have you ever participated in the receipts of any

Q. Will you please give us the details of the pro-

CHARTER AMENDMENTS.

PROPOSED ADDITIONS TO WOODIN'S BILL-THE

FINANCE BOARD-HEALTH COMMISSION-

The following has been sent to the members of the

egislature, and was received at Albany yesterday :-

cand's private desk. There is little doubt, however, that it it will be submitted to Mr. Peckham to-day; and it its conditions are such as is generally supposed it will probably be accepted, and to-morrow or next day William M. Tweed will be a free man.

LIERET A. WOODWARD.

A similar proposition, it is understood, will be submitted in reference to Elbert A. Woodward, and if a sufficiently large sum of money is offered to be restored Mr. Peckham stands ready to effect a settlement in his case also. The restoration of the funds, together with the imprisonment already undergone, will, he believes, constitute a sufficient punishment. There are in the District Attorney's office several criminal indictments against Woodward, as there are also against I weed and Sweeny; but, acting under the advice of the Attorney General, Mr. Phelps permits these to be dormant penning the issues in the civil suits. Should the latter proceed to regular trial and verdicts be entered, then the District Attorney would arrest the parties and hold them for trial in the court of Oyer and Terminer; but should these civil suits be settled by compromise with the Attorney General, then Mr. Phelps avows that he would feel in duty bound to follow the recommendation of that official should be direct that the indictments be quashed. That he settlement had as yet been arrived at Mr. Phelps was absolutely sure, when questioned by the writer yesterday.

"If the proposed compromise had been considered and rejected," said he, "I would be likely to be informed of it, so that I might prepare for trial upon the indictments in my hards; and if the suits were settled I would, of course, be informed of it that I might take the necessary measures for ending the criminal prosecutions."

West Toursell ARE SAVING AND DOING.

Mr. Townsend was called upon at his house last. give a loan to a policy holder rather than to an outsider.

Q. Is that done by your general agents? A. Not to
our knowledge; we heard rumors to that effect occasionally, but never investigated them.

Q. What did you pay last year for advertising? A.
\$40,543 41; this amount, I think, includes our almanae,
which is purely an advertising medium; it costs about
\$5,000; the rest went to nowspapers—perhaps a third
of it to New York papers.

Q. Did you have a box at the Academy of Music
without charge because of sums paid them for the use
of their buil board in advertising? A. No, sir; I paid
the usual charge for admission there, and I received
no favor in any way for advertising on the bill board
of the Academy; the whole amount paid would not
exceed \$500; Mr. Deshon is an advertising agent; We
pay him nothing at all; I believe the papers always
allow him a commission.

Q. Do you occasionally have articles published as
editorial and paid for as advertisements? A. No, sir;
none at all.

Q. What was the largest loan your company has had
foreclosed during the past year? A. One of about
\$60,000 in New Jersev; we bought in the property;
the loan was made three or lour years ago; the fore-

submitted to Mr. Peckham, and he would not say positively when it would be.

Mr. Peckham yesterday was calm and confident
looking as usual, and with a smile referred to the
columns of the Hanald all who came to him for information in regard to the Ring suits he is managing.
He is awaiting the receipt of Mr. Townsend's proposals, and meanwhile "says nothin' to nobody."

Mr. William A. Beach, counsel for Peter B. Sweeny,
is buried to his ears in the Emma Mine case, in which
he is senior counsel for the defence. He declares his
client would not listen to any talk of a compromise,
much less propose one himsel, and than nothing of
the kind may be looked for. The case, he says, will be
settled in open court.

EX-SPEAKER HUSTED'S BROTHER.

PREESEILL, March 24, 1877. TO THE EDITOR OF THE HERALD:
I observe in the Herald of to-day, under the caption

Wake Up the Croton Water People," the following tatement, viz :-- "I have heard that a whole army of statement, viz.;—"I have heard that a whole and politicians is fastened onto this contract, including a brother of ex-speaker Husted," &c. This is utterly unitrie. I have but one brother, and he is and for many years has been a resident of Florida. The gentleman alluded to is not a relative of mine.

JAMES W. HUSTED.

GENERAL NEWTON'S LECTURE.

Q. Have you ever participated in the receipts of any of the agents? A. No, sir.
Q. Have any other officers? A. No, sir; offers are made of that kind most all the time, but I never had anything to do with them.
Q. Who is your agent in New York city? A. Mr. Levy.
Q. What is his salary? A. He is guaranteed \$10,000 a year, contingent upon his earning that amount; his business will average about thirty per cent upon first premiums.
The testimony here referred entirely to the methods of local boards throughout the State.
Q. Is the rate of commissions that to agents not so General Newton's lecture for the benefit of the New York Central Dispensary "On Hell Gate and the Imovements being made in the East River" is unavoidably postponed until Wednesday, April 11, to give ably postponed until Wednesday, April 11, to give sufficient time to arrange for the extensive experiments to be made, showing the character of the explosives and the mainer in which they were used in that great work. Mr. Julius H. Striedinger, civil engineer, who was in charge of the batteries and electrical apparatus at the demolition of Hailett's Point, has kindly consented to assist General Newton in these experiments. A miniature biast of one section will be shown, lemonistrating how the numerous wires were connected with the electric battery.

THE BRUTAL OFFICER.

Mr. Beatty, whom Officer Cleary, of the First presinct, Brooklyn, so brutally beat last Saturday evening, was so much worse yesterday morning that his attending physician, Dr. C. H. Giverson, gave strict orders that no one should be allowed to see him. Last evening the injured man's condition was slightly improved. In the meantime Mr. Heatty's assailant is allowed his liberty. The opinion was treely expressed yesterday that if Officer Cleary's burly form had never been adorned by a blue coat and brass buttons, and he had committed a similar outrage, a squad of police if necessary would have been ordered out to arrest him, and he would have been thrust, with not much gentieness, into a whitewashed cell, and kept there to await the result of his victim's injuries. It seems that instructions have been given out in the department that he is to be taken in charge when it is doubted that Mr. Beatty can recover. In the meantime Cleary has every opportunity to leave the city. The Police Commissioners will have Officer Cleary before them to-day for examination. evening the injured man's condition was slightly im-

FALL OF A BUILDING.

A frame building, used as a place of storage, tell to the ground, at the corner of Richard and Delevan streets, Brooklyn, yesterday, causing a damage of \$1,000. The structure was owned by C. L. Franklin, of No. 359 Fulton street. The cause of the fall was the decay of the foundation timbers.

JERSEY CENTRAL PAYING UP.

To the great joy and satisfaction of the employes or the New Jersey Central Railroad at Jersey City and Communipaw, the paymester arrived yesterday and doled out to them the wages they have been awaiting, in some instances, for months. The business of the road has been steadily improving since the appointment of a receiver, and payments will accordingly be made with more promptness hereafter THE RUSSIAN FLEET.

INTERNATIONAL COURTESIES-VISIT OF AMERICAN ADMIRAL TO THE PLAGSHIP SVET-

LAND. At twenty minutes to eleven A. M. yesterday Vice Admiral Stephen A. Rowan, accompanied by Fiag Lieutenant Witham T. Burwell, embarked at the foot of Twenty third street, North River, on board the steam launch of the United States steamer Powhatan. By the time the Admiral had boarded his flagship the rain was quite heavy, and it was thought that his official visit to the Russian flagship Svetland would have to be again deferred. Happily, however, though the thick log still bung over the river so that one ship could not be sighted from another, the rain at one

THE AMERICAN ADMIRAL VISITS THE SVETLAND. Shortly after one o'clock the barge of the American Admiral drew off from the Powhatan and pulled through the fog up the river. At twenty-five minutes past one o'clock the barge was sighted from the bridge of the Russian flagship Svetland, and the band and guard were paraded on the starboard side of the quar-

past one o'clock the barge was sighted from the bridge of the Russian flagship Svetland, and the band and guard were paraded on the starboard side of the quarter deck, opposite to the port gangway. As the barge with the American Admiral on board neared the flagship the band played a march. At half-past one Admiral Rowan in full oniform, with cocked hat, followed by Flag Lieutenant Barwell, stepped on to the quarter deck of the Svetland. The band then struck up "Hail Columbia," and the guard of thirty sailors, armed with muskets, who correspond to our marines, presented arms. Admiral Rowan was received at the side port by Admiral Boutakoff, Capitain the Grand Duke Alexis, Capitain Alexief, Lieutenant Commander Novossilsky. Flag Lieutenant Prince Steherbatoff and the officer of the deck.

The two admirals, accompanied by Capitain the Grand Duke Alexis, and Flag Officer Alexief, then descended into the Admiral's cabin on the gun deck. After a short stay the party again mounted to the quarter deck. The guard again sainted, the officers raised their hats and the visiting Admiral took leave of the Russian Admiral, the Capitain of the Svetland and the other officers. As Admiral Rowan and his flag officer descended the gangway into their barge to return to the Pownatan, the band played a march. After the rowers had drawn the barge to a proper distance from the side of the Svetland, the sainting ordinance on the bridge of the Russian frigate peated forth from side to side the salute of fifteen guisd due to the Vice Admirai of the American Navy. The salute was then returned, gun for gun, from the American Bagship Powhatan, and the ceremony was over. The rain, which fortunately had held up during the visit, now settled into a steady drizzie as the American barge pulled down the river to the Powhatan.

Had the day been a fine one the Russian officers would have been in full uniform of dark green and gold, and the scene would have been as exceedingly brilliant one. Nevertheless the ceremony was over. The rain, which for the

NEWARK'S BOND CONSPIRACY.

ENGEL AND SOMERVILLE WAIVE AN EXAMINA-TION-PRESENT ASPECTS OF A VERY PECU-LIAR CASE

Gotleib Engel and Thomas Somerville, now under arrest in Nowark, charged with conspiring to defraud the government by means of cancelled bonds, were to have undergone a preliminary examination before United States Commissioner Whitehead, of that city, yesterday, but as they did not care to take advantage of this privilege the examination was not held, and, in all probability, the papers in the case, as it now stands, will be presented to the United States Grand Jury, which convenes on the third Monday of next month. The prisoners are ill at ease in their place of confinement, and Somerville in par-ticular seems to be utterly broken down, although he endeavors to put on a gold front. He manifests the utmost solicitude for his wife and jamily, who are at present in this city and are reported to be almost pen-niless. Engel has been nervous throughout, and only appears to be composed when pacing his cell or the prison corridor. Shortly before leaving Newark Mr. Brooks, chief of the government detectives, partly rected Warden Johnson, of the Essex County Jail, to

through whose efforts the arrests were effected, directed Warden Johnson, of the Essex County Jail, to
keep the prisoners in separate cells and not permit
any person save their counsel to converse with them.

Neght's wife.

On Monday Engel's wife, accompanied by a male
companion, visited the Jail and applied for admission.
The warden informed them that his instructions were
positive in that respect and he must refuse. The poor
woman was greatly distressed at the refusal, but after
discovering that she could not get inside she returned
to the city and upon visiting United States District Attorney Kessby finally succeeded in getting a pass to
see her husband. The meeting between the prisoner
and his wife is described as touching in the extreme.
It is said that she had no knowledge of Engel's connection with the bond affair and had been led to believe that be would never again attempt to pursue his
oid caling or associate with those who had been the
cause of former troubles. The acoused, as might
naturally be expected under the circumstances, entertain the bitterest feeling against Nettleship. To him
they attribute all their trouble. Somerville is said to
have exclaimed yesterday when Nettleship's name
was mentioned:—

"He is the last man in the world I would have expected to get me in this place and I would sooner have
expected my wife to betray me than he."

Assistant United States District Attorney King, who
from the start advised and counselled Nettleship, has
no hesitation in saying that the arrest of Somerville

pecied to get me in this place and I would sooner have expected my wife to betray me than he."

Assistant United States District Attorney King, who from the start advised and counselled Nettleship, thas no besitation in saying that the arrest of Somerville and Enjel was the best plece of strategy that he knows of. He considers the action of Nettleship both honorable and praistworthy, and gives it as his opinion that Nettleship caused the arrest of these men through a sense of duty to the government and expected no reward. This official, when speaking of the case as it now stands, stated that conviction was amost inevitable. He was aware that the accused would make a strong fight for therry and that they would be represented by able counsel, but intimated that he and the District Attorney would work hard to send the mento the State Prison, and had no fears as to the result.

THE PRISER.

The statute under which Engel and Somerville were arrested provides that "Every person who, with intent to derrand, talsely makes, forges, counterfelts or alters any obligation or security of the United States shall be punished by a fine of not more than sto, 000 and imprisoned at hard labor not more than fitteen years." It is understood that they are innecent of any violation of the law, inasmuch as the bonds alleged to have been cancelled and other names inserted in them did not represent any value; furthermore, that if there was a crime committed Nettleship was accessory to the fact and should be held. They expect to show that the whole transaction was a "put up job" from the start by Nettleship, who by effecting the ruin of the bonds cancelled were found on the persons of the alleged conspirators at the time of their arrest, and as possession implies guita according to the law, it is difficult to forese how the prisoners will escape. Commissioner Whitehead has need to be not show that the whole transaction was a "put up job" from the start by Nettleship, who by effecting the ruin of the bonds cancelled were found on the pers

A WIDOW'S WATCH.

A double case gold waten, of the value of \$80, was stolen from Philipine Mussotter on the 26th inst. August Rottach was found to be wearing the watch, and, when charged by an officer with the commission of the theft, he admitted he had taken the watch from of the theft, he admitted he had taken the watch from the apartments of Mrs. Mussotter, at No. 1,116 Sec-ond arenue. Yesterday, in the Fifty-seventh Street Court, his defence was that the husband of the lady had, before his death, promised him the timepiece as payment of a debt. Since the busband's decease the widow had refused to carry out Mr. Mussotter's wish, and hence this taking of the chronometer. Mr. Rot-tach was bailed in \$500.

LOUIS BURGER'S ESTATE.

The order recently granted by Justice Gilbert, of the Supreme Court, upon application of Catharine Burger, widow of the deceased General Louis Burger, requiring the executors of said estate to show cause why they should not be removed and an injunction granted re-straining them from acting further under the will, was made returnable before Justice Fratt yesterday. The defendants, Joseph Burger and George Ahiers, failed to put in an answer, and the Court appointed George Schmitt as trustee for the estate and appointed David Barnard referee to obtain an accounting from the deTHE MYSTERIOUS SHIP.

K. CAMPBELL ?-ENTIRELY OUT OF HER COURSE-NO GREEKS ON BOARD-PARALLEL

The story of the master of the British ship Royal Oak, concerning the Nova Scotian bark Mary K. Camp-bell, was generally discussed among shipping men yes-terday. The theory that there had been mutiny on board and that the crew were in charge of the vessel at the time she was spoken by the Royal Oak, did not prevail among scataring men, nor did the agent of the prevail among scalaring men, our du the agent of the vessel in this city suppose such to be the case. The story, as told by the captain of the Royal Oak, is that on the 17th of this month he encountered a suspicious looking bark in latitude 49, longitude 34. He signalled her, and the word "Conddential" was shown in reply. On approaching the vessel he made inquiries as to what was the matter, and was told to "mind his own business," which he proceeded to do by sailing away. He states further that the men on deck were in apparent confusion, and that no officers were to be

The crew of the Mary K. Campbell consisted of eight men before the mast, a captain, two mates, cook, steward and cabin boy. Ansel Grey, the master, was accompanied by his wife, whom he had married last fall and who was the only woman on board. Most of fall and who was the only woman on board. Most of the crew were Nova Scottans and all but three had been on board during a previous voyage and were not been on board during a previous voyage and were not shipped at this port, but at Greenock, in November, 1576. The names of the crew shipped here wore James Moulton, English; Charles Alfred, German, and George Reed, Nova Scotian. A new second mate was also engaged here, the other one leaving on account of sickness. The new mate's name was William Haskins, and is described by H. I. Joshs & Co., shipping agents, as in every way a thorough sailor and a steady, reliable man. The master is described as a good natured man, irce with his crew, and allowing them at times, perhaps, too much liberty.

The theory of mutiny is not entertained by the large majority of scataring men and shipping agents, and yet none of them pretend to explain why it was that, when discovered, the ship was sailing entirely out of hor course. It is claimed that the cargo is not a valuable one unless disposed of in the regular market, and, therefore, there could be no pecuniary inconsive to mutiny.

The crew of the British ship Lennie, Captain Stanley

therefore, there could be no pecuniary incentive to mutiny.

The crew of the British ship Lennie, Captain Stanley Hattleid, mutined while at sea on the 31st of October, 1875. The sailors were Greeks. The cargo was not a valuable one and could prove no incentive to the revoit. The captain and two mates were most brutally murdered by the crew, led by a Greek sailor know as "Bir Harry." After thormurders the crew did not know what to do either with themselves or the vessel, and finally forced the steward to navigate for them toward the coast of Greece. Stopping at a French port they were seized and aiterward executed in England. Why the mutiny had occurred was never satisfactorily explained. The officers were entirely unprepared for it and were mardered in cold blood, apparently without provocation.

why the mutiny had occurred was never satisfactorily expained. The officers were entirely unprepared for it and were mardered in cold blood, apparently without provocation.

On the 4th of January, 1876, the English bark Caswell, Captain Bost, was bound from Antilogasta with a cargo of intre-certainly a cargo that offered no spleadid pickings to a mutinous crew. Without previous warning the captain was stabbed by a Greek sailor named "Big George," who was immediately Joined in his revoit by two other Greek sailors and two Maltese. The second mate was stabbed while trying to aid his captain. The steward was called from below and shot through the head as soon as it appeared above the hatchway, and the first mate who, unarmed, had taken refuge in the rigging, was brought tumbling to the deck by a shot from a revolver and then literally pounded to death by one of the flendish mutineers. These men were afterward captured and executed, but up to the last gave no good reason for their horrible brutality.

NO GREEKS ON THE MARY CAMPBELL.

In the minds of many of the shipping agents of this port the "Greek sailor" is synonymous with a mutineer, and the two cases cited above have done much to strengthen this opinion with them. It was not strange, then, that many of them hastened to inform the writer that there were no Greek sailors on board the Mary K. Campbell, and the natural conclusion to arrive at in consequence was that there had been no mutiny. Some of them explain that it was a joke of the crew's, the captain not being on deck at the time, and claim that it could be possible, owing to the good nature of the master and the supposed laxity of discipline on board, as are also the shipping agents from whose office a part of the crew came, but notwithstanding these opinions there has boilt in 1872 at Weymonth, N. S. She is freighted with 3,077 barrels of naphtba, and sailed from this port on the 27th of February.

MATRIMONIAL MISERY.

MATRIMONIAL MISERY.

A CAPTAIN OF THE NATIONAL GUARD SUES HIS WIFE FOR ABSOLUTE DIVOLCE.

Summons and complaint have recently been in a suit for divore by T. Jeff. Stevens against his wife Marie F. Stevens. The plaintiff, who is a well-known Brooklynite, beld a commission until lately as Captain of a company in the Twenty-third regiment, National Guard. In the same company was a Mr. Frank J. Faulkner, of the firm of Faulkner & Frost, tea merchants, of Front street, this city. A friendship sprung up between the plaintiff and Faulkner, who was invited by the Captain to visit at his house, in Monroe street. On Sunday evening, Oc-

city. A friendship sprung up between the plaintiff and Faulkner, who was invited by the Captain to visit at his house, in Monroe street. On Sunday evening, October 10, 1875, the suspicion of the busonad was first aroused by the discovery of a scrap of paper fying on the bathroom floor, on which was written, in what he supposed was his wife's handwriting, the following:—

Drar Frank—I will meet you to-morrow, rain or shing, at hair past nine A. M., on your corner, and I am still your darling.

The following morning Captain Stovens, who is a clerk in the Markot Bank of New York, left the house at the usual hour, and made his way to the corner of St. Felix and Fulton streets, where, secreting himself from observation, he waited till the appointed time of the meeting, and had the chaptin of seeing his wife come there. The Captain then made his appearance, and she hastily departed for her home.

A MILD REPRIMAND.

When he subsequently con-ronted her with the evidence of her intended meeting with "Frauk" his wife declared that it was only a intile silly firtation, and nothing more. The injured husband soon after had an interview with Mr. Faulkner, who expressed great regret that he should have been the cause of so much domestine unpleasantiness, and promised to do anything to make matters right that the Captain would suggest. It was arranged that when Frank visited Mrs. Stevens that the Captain should show his disapproval of that lady receiving Fanikner by making a movement for her to reture from the room. The latter ruse do not succeed, however, as it is alleged that Mr. Faulkner visited frequently in the absence of the plaintiff, and remained from the nit is alleged that Mr. Faulkner wisted frequently in the morning to four o'clock in the aiternoon, while Captain Stevens was at the bank. Though the husband was not aware of these visits, it is alleged that the entrances and extrest and expressions of affection. The Captain Stevens and Frank Faulkner were known on the stroets. Last May the parties to the suff morning

EXPENSIVE COLTS A unit possessing unusual interest for horsemen and

breeders of fancy equine stock was terminated in the Supreme Court at White Plains, Westchester county, before Judge Dykman, on Monday evening, after a stubborn legal contest which occupied three whole days. The action was brought by Josiah H. Macy, a well known lover of fine horses, and residing in the town of Harrison, to recover from the estate of Edward Jones, deceased, a late resident of White riams, \$5,000, being the total amount of four notes for \$1,250 each, given him by Jones for four young coits which he purchased from the plaintiff shortly before his death last year. The defence set up was that deceased was not mentally respirately evidence that deceased was not competent to transact business at the time. A large number of with besses were examined on both shea, including many experts, whose opinions on horse culture and the most approved modes of evolving equine speed and excellence were engerly listened to by the specuators and critically dissected by opposing counsel. After belief the plaintiff for the full amount, with interest. Supreme Court at White Plains, Westchester county,